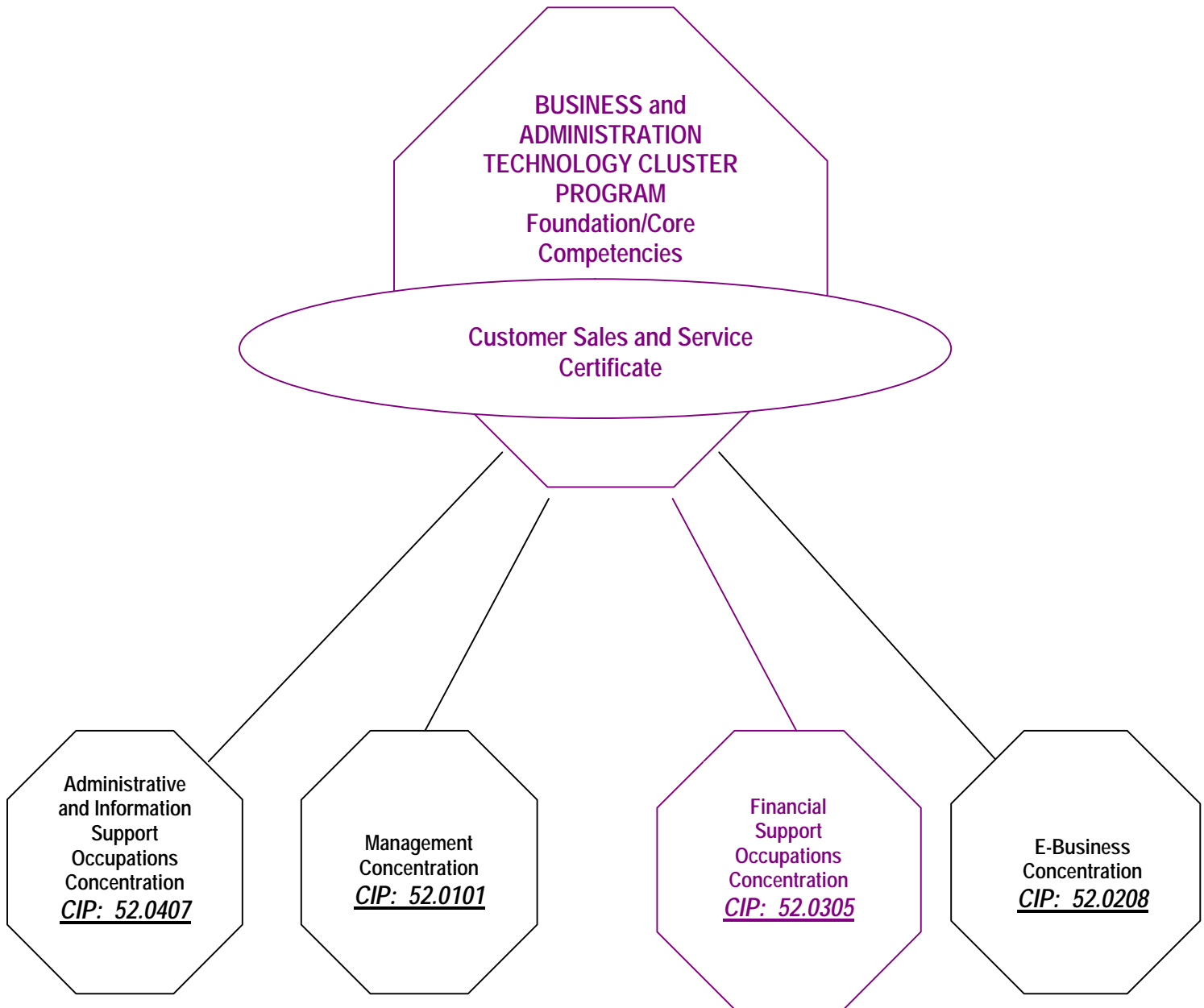


Vermont Department of Education  
**BUSINESS AND ADMINISTRATION TECHNOLOGY  
PROGRAM CLUSTER MODEL**  
Career Cluster: Business and Administration  
State Board Approved May 21, 2002



Each concentration area is a one-year program & includes foundation core  
RECOMMENDED:  
Pre-requisite: Keyboarding  
Study Sequence: Year 1: Core  
Year 2: Choice of 2nd Concentration

# **Financial Support Occupations**

**CIP: 52.0302**

**(Business and Administration Technology Cluster Program)**

**VT State Board Approved  
May 21, 2002**

## **Program: Business and Administration Technology**

### **Career Cluster: Business and Administration**

#### **Concentration Areas:**

- Administrative and Information Support Occupations
- Management Occupations
- Financial Support Occupations
- Business Analysis and Communications – E-Business

**Program Scope and Content:** A one-year program will include meeting the foundational competencies and the competencies of one area of concentration. A two-year program model is recommended, with the Administrative and Information Support Concentration being the pre-requisite to further study within the career cluster. For a two-year program model (240 minutes, 2 semester, 1 year) the Administrative and Information Support Occupations Core Competencies will be satisfied the first year with a second concentration area being chosen for further study.

#### Administrative and Information Support Competencies

- Competencies are based on the National Business Education Standards and are aligned with the Vocational Technical Education Consortium of States (VTECS) Business Administrative Support Occupations Technical Core Skills. Certificates offered to students are developed on a local basis and should reflect that the first year core competencies are based on the V-TECS industry recognized standards.
- Completion of foundation competencies will prepare students for assessment to gain the certificate in Customer Service, an industry recognized credential offered from the Sales and Service Voluntary Partnership, based on industry skill standards.
- Completion of the Administrative and Information Support competencies will prepare students who gain work experience (4 years, with no degree, 3 years with an AA degree) to sit for the Certified Professional Secretary's Examination. Students participating in the work-based component may satisfy a portion of that requirement through cooperative education participation. Students who sit for this exam are advised to complete coursework in Business Law (basic and commercial), Accounting and Economics, Information Systems. Candidates whose secondary training has not included this content could complete the 3-6 hours at the community college level. The Institute administers the CPS Examination for Certification, a department of the International Association of Administrative Professionals.
- Administrative and Information Support competencies will prepare students to test for the IC3 Internet and Computing Core Certification through Nivo.

Occupational programs are expected to include a work-based experience. Occupational, work-based programs should also include opportunities for industry-based certifications. Program instructors who offer these certifications are expected to hold appropriate/required industry training/certification. Programs MAY include the following Industry Certifications and Vendor Product Certification Courses:

MCP – Microsoft Certified Professional [www.microsoft.com/trainingandservices.redirect/](http://www.microsoft.com/trainingandservices.redirect/)

Excel

Microsoft Access

MOUS – Microsoft Office User Specialist

IC3 – Internet and Computing Core Certification (Nivo International) [www.nivonet.com/ic3/](http://www.nivonet.com/ic3/)

MCDBA – Microsoft Certified Database Administrator [www.microsoft.com/trainingandservices.redirect/](http://www.microsoft.com/trainingandservices.redirect/)

AWP – Associate Webmaster Certified (World Organization of Webmasters) [www.ciwcertified.com](http://www.ciwcertified.com)

OTHER certifications may be offered as determined locally. However, these certifications should be approved in advance by the Vermont State Department of Education.

A strong, well-rounded business program should provide learning opportunities for students in not only Administrative and Information Support concentration area (applications and processes), but also in the Information Technology career cluster. Please refer to the Information Technology Competencies. Instructors in viable and "21st century programs" will openly discuss with information/computer technology teachers, and other instructors, collaborative ways to provide these opportunities. In some instances business teachers may themselves teach the Information Technology Competencies. However, instructors will have demonstrated competency in satisfying the necessary requirements for appropriate licensure.

**Embedded Credits:** English - Administrative and Information Systems concentration, Business Management Concentration, E-Business Communications, Math - Financial Occupations Concentration

**Articulation Agreements:** Developed locally

**Assessed through:** Scenarios, Rubrics, and Portfolios, State Career Cluster Initiative, Methods and Assessment Pilot Sites to be Determined

Other Assessment Possibilities: Third Party: BrainBench [www.brainbench.com](http://www.brainbench.com) , NOCTI [www.nocti.org](http://www.nocti.org) , Webyoda [www.webyoda.com](http://www.webyoda.com) , Scenarios (being developed nationally through the Business Career Cluster States' Initiative [www.careerclusters.org](http://www.careerclusters.org) ), Rubrics, and Portfolios

**Youth Leadership Competencies may be met through Future Business Leaders of America (FBLA) or DECA or other youth leadership groups** through co-curricular activities.

Career Specialties Include:

Administrative  
Desktop Publishers  
Entrepreneurs and E-Business Developers  
Administrative Assistants  
Information Systems Support Personnel  
Medical and Legal Assistants  
Receptionists  
Customer Service Personnel  
General and Operations Managers  
Bookkeepers  
Payroll and Timekeeping Clerks  
Accountants  
Webmaster  
Medical Transcriptionist  
Legal Assistant  
Computer operators  
Court reporters  
Stenographers  
Information Clerks  
Records Processing Occupations  
Word Processors  
Data Entry Keyers  
Office Managers

### **Career Cluster Occupational Outlook**

It is expected that nationally, Administrative and Information Support Managers will be needed through 2008 to coordinate an increasing amount of support work. They will be required to ensure that technology is applied and running properly. In addition, as organizational restructuring continues to reduce some middle management positions, these responsibilities are being distributed to Administrative and Information Support personnel and supervisors. This added responsibility combined with relatively higher skills and longer tenure will place Administrative and Information Support supervisors and managers in a place most likely to retain their jobs long term. In 1998, the median annual earnings of full-time office and administrative support supervisors were \$31,090; the middle 50 percent earned between \$23,950 and \$40,250, with the Federal government paying the highest salaries. (Source: Occupational Outlook: [www.bls.gov](http://www.bls.gov).) Administrative and Information Support personnel and managers require broad based training, usually through career and technical schools, followed by at least two years of post secondary training. Other clerical occupations require less training and demand less compensation.

As Administrative Assistants gain experience, the Certified Administrative Assistant certification may be earned. This certification is through the Office Proficiency Assessment, a Certification program offered by the International Association of Administrative Professionals. Job openings should be plentiful, particularly for well-qualified and experienced Administrative Assistants, particularly for those who specialize in health and legal services who may be certified by National Association of Legal Secretaries ([www.nals.org](http://www.nals.org)). Although technology changes the work responsibilities, many Administrative Assistants' duties are of a personal, interactive nature and therefore, not easily automated. Since technology cannot substitute for these personal skills, Administrative and Information Support will continue to play a key role in most organizations.

### **Latest Vermont Occupational Outlook Information**

Vermont's 2000 Occupational Outlook – Labor Market statistics indicate that occupations expected to grow between from 2000 to 2010 include general managers, office clerks. Remaining in excellent demand are Executive and Administrative Assistants, and specialists in the medical and legal areas. Executive secretaries and Administrative Assistants currently earn an average salary of \$32,520 in the US, and \$31,670 in Vermont. In Northeastern Vermont the average salary is \$34,652. The average US salary for Administrative Services Managers is \$52,650 and the average salary in Vermont is \$50,780. First-Line supervisors/Managers of Office and Administrative Support Workers earn an US average of \$39,410. Vermont's average wage is \$39,940. While the demand for Computer Operators appears to be on the decline, the average US wage is \$29,430 and for Vermont \$26,090. The average US wage for Data Entry Keyers is \$22,170, while Vermont's average is \$19,560. Customer Service representatives will be in high demand with an average Vermont salary of \$26,150.

The occupations in the Business, Management, and Administration Support Career Cluster that remain in high demand promise to require specific skills in organization, time management, customer service, and communication skills. Core competencies found in this cluster will address those soft skills so necessary for on-the-job success.

**License:** Business

## **Academics Addressed:**

### **Arts, Language and Reading:**

#### **Vermont Standard 5.17: Dialects**

Students respect diversity in dialects.

#### **Vermont Standard 5.18: Structures**

Students demonstrate an understanding of the structures of the English language (e.g., sentence, paragraph, text structure).

#### **Vermont Standard 5.15: Design and Production**

Students design and create media products that successfully communicate.

### **Science, Mathematics, and Technology:**

#### **Vermont Standard 7.2i: Inquiry, Experimentation, and Theory: Investigation**

Students design and conduct a variety of their own investigations and projects.

#### **Vermont Standard 7.6aa,bb,ff,gg,hh, aaa: Mathematical Understanding: Arithmetic, Number, and Operation Concepts**

Students understand arithmetic in computation, and they select and use, in appropriate situations, mental arithmetic, pencil and paper, calculator, and computer.

**Vermont Standard 7.9cc: Statistics and Probability Concepts** Make conclusions and recommendations based on data analysis, and analyze the conclusions and recommendations of others.

#### **Vermont Standard 7.10aa, bbb, dd, ee: Mathematical Problem Solving and Reasoning: Applications**

Students use concrete, formal, and informal strategies to solve mathematical problems, apply the process of mathematical modeling, and extend and generalize mathematical concepts. Students apply mathematics as they solve technological problems or work with technological systems.

#### **Vermont Standard 7.11aaa, bbb: Systems: Analysis**

Demonstrate understanding that analysis of systems is important to define and control inputs and outputs; and Demonstrate understanding that systems are effectively designed when specifications and constraints are understood; systems are optimized when efficiencies are maximized; and a system is never 100 percent efficient (entropy).

### **History and Social Studies:**

#### **Vermont Standard 6.15: Knowledge of Economic Systems**

Students use the basic principals of economics to interpret local, state, national, and international economic activity.

## **Vital Results Addressed:**

### **Communications:**

**Reading 1.2 Reading Accuracy:** Students read grade appropriate material, with 90% + accuracy, in a way that makes meaning clear

**Reading 1.3 Reading Comprehension:** Students read for meaning, demonstrating both initial understanding and personal response to what is read.

**Reading 1.4 Reading Range of Text:** Students comprehend and respond to a range of media, images, and text (e.g., Poetry, narrative, information, technical) for a variety of purposes (e.g., reading for pleasure as well as reading to develop understanding and expertise).

**Listening 1.13 Clarification and Restatement:** Students listen actively and respond to communications.

**Expression 1.15 Speaking:** Students use verbal and nonverbal skills to express themselves effectively.

**Information Technology/Literacy 1.18 Information Technology:** Students use computers, telecommunications, and other tools of technology to research, to gather information and ideas, and to represent information and ideas accurately and appropriately

**Information Technology/Literacy 1.19 Research:** Students use organizational systems to obtain information from various sources (including libraries and the Internet).

**Information Technology 1.20 Communication of Data:** Students use graphs, charts, and other visual presentations to communicate data accurately and appropriately.

**Writing 1.5 Writing Dimensions:** Students draft, revise, edit, and critique written products so that final drafts are appropriate in terms of the following dimensions: Purpose---Organization---Details---Voice or Tone.

**Writing 1.6 Writing Conventions:** Students' independent writing demonstrates command of appropriate English conventions, including grammar, usage, and mechanics.

**Writing 1.8 Reports:** In written reports, students organize and convey information and ideas accurately and effectively.

**Writing 1.10 Procedures:** In written procedures, students relate a series of steps that a reader can follow.

**Writing 1.11 Persuasive Writing:** In persuasive writing, students judge, propose, and persuade.

### **Reasoning and Problem Solving:**

**Problem Solving Process 2.3** Students solve problems of increasing complexity

### **Personal Development:**

**Relationships 3.11** Students interact respectfully with others, including those with whom they have differences

**Workplace 3.14** Students demonstrate dependability, productivity, and initiative

## Business and Administration Technology Program Cluster Core Competencies

Occupational Skills				
The student demonstrates the specified level of competency in occupational skills:				
<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>No Exposure</b>	<b>Introduced</b>	<b>Practiced</b>	<b>Entry Level</b>	<b>Competency</b>

Vermont Standards 1.2, 1.3, 1.5, 1.6, 1.13, 1.15, 1.18, 1.19, 1.20, 1.2, 2.3aa, 2.4, 3.5, 3.10, 3.11, 3.12, 3.13, 3.14, 3.15, 3.16, 4.1, 4.36, 5.17, 15, 6.16, 6.18, 6.24, 7.2, 7.18c

### BUSINESS AND ADMINISTRATION TECHNOLOGY PROGRAM CLUSTER

#### FOUNDATION CORE COMPETENCIES

0	1	2	3	4	
00000					A. Demonstrate an Understanding of Business Organizations/Systems and Policies
00000					B. Use English, Language Arts to Communicate Effectively
00000					C. Demonstrate Customer Sales and Service Skills in an Office Environment
00000					D. Demonstrate Leadership and Teamwork
00000					E. Demonstrate Employability and Career Development Skills
00000					F. Demonstrate Problem Solving and Critical Thinking
00000					G. Demonstrate Ethics and Legal Responsibility
00000					H. Demonstrate Safety and Health in the Office Environment
00000					I. Demonstrate Use of Technology in the Office Environment

## Business and Administration Technology Program Cluster

### Core Competencies

Satisfaction of these cluster core competencies provides the basis to proceed into the student's choice of concentration areas:

### Foundation Cluster Core Competencies

0 1 2 3 4

00000

#### A. Demonstrate an Understanding of Business Organizations/Systems and Policies

- \*A.001 Identify three different types of business organizations naming strengths and weaknesses of each system
- \*A.002 Describe the topics commonly covered in business employer's personnel policies
- \*A.003 Describe the roles of business enterprises, consumers, and government in our mixed and global economy
- \*A.004 Describe current and emerging trends in business

00000

#### B. Use English and Language Arts to Communicate Effectively

- \*B.001 Demonstrate effective oral communication skills
- \*B.002 Demonstrate effective written communication skills
- \*B.003 Demonstrate active listening skills
- \*B.004 Demonstrate ability to work with diverse populations
- \*B.005 Read business materials with accuracy and comprehension (i.e. directions, technical documents, legal documents, memorandums and biographical information)
- \*B.006 Research (including use of technology), prepare, and present oral reports that include visual aids
- \*B.007 Proofread and edit documents accurately
- \*B.008 Compose business correspondence
- \*B.009 Utilize reference materials
- \*B.010 Use a variety of resources to obtain information
- \*B.011 Communication effectively using tools such as telephone, email, and fax
- \*B.012 Follow written/oral directions
- \*B.013 Compose written directions
- \*B.014 Compose correspondence and reports

00000

#### C. Demonstrate Customer Service Skills in an Office Environment

- \*C.001 Apply interpersonal skills to develop good customer relationships
- \*C.002 Demonstrate involving customers in providing service
- \*C.003 Provide a high level of service to customers/clients
- \*C.004 Demonstrate customers' testing and sampling products or services
- \*C.005 Compare competitor products or services, including marketing materials (ads, fliers, TV commercials, web pages, etc.)
- \*C.006 Assess and respond to customer needs
- \*C.007 Educate customer in products, services, prices, options, soliciting supervisor or co-worker support and advice when necessary to meet customer needs.
- \*C.008 Develop a plan to provide ongoing customer support, including dissatisfaction resolution
- \*C.009 Develop and implement strategy for selling products or services (including price strategy, and targeting customer)
- \*C.010 Gain customer commitment and complete the transaction
- \*C.011 Develop and implement a sales follow-up plan

00000

#### D. Demonstrate Leadership and Teamwork

- \*D.001 Describe characteristics of a good leader
- \*D.002 Identify the purposes and goals of the student organization
- \*D.003 Demonstrate the characteristics of a responsible organization member
- \*D.004 Demonstrate business etiquette while participating in meetings and group activities
- \*D.005 Create and maintain effective and productive work relationships



00000

**E. Demonstrate Employability and Career Development Skills**

- \*E.001 Meet dress, personal hygiene and appearance codes set by management
- \*E.002 Present employment opportunities in Business and Administration
- \*E.003 Develop a career plan
- \*E.004 Display an understanding of the need for ongoing education as a worker
- \*E.005 Use organizational systems (technology and library) to gain access to resources that contribute to professional development
- \*E.006 Read, with accuracy and comprehension, technical business literature to update and maintain a level of current technical knowledge.
- \*E.007 Update portfolio, including resume format suitable for on-line posting
- \*E.008 Identify potential employment barriers for nontraditional groups and ways to overcome the barriers
- \*E.009 Identify steps to follow in resigning from a position
- \*E.010 Demonstrate effective job interviewing skills
- \*E.011 Demonstrate dependability, productivity and initiative appropriate to achieve career and technical tasks

00000

**F. Demonstrate Problem Solving and Critical Thinking**

- \*F.001 Provide solutions to problems in the workplace
- \*F.002 Demonstrate problem solving and conflict resolution skills

00000

**G. Demonstrate Ethics and Legal Responsibility**

- \*G.001 Demonstrate ethics in business
- G.002 Demonstrate procedures to ensure requirements for insurance and compliance are met
- \*G.003 Maintain confidential records
- \*G.004 Comply with business laws and regulations

00000

**H. Demonstrate Safety and Health in the Office Environment**

- \*H.001 Identify good work attitudes that affect safety on the job
- \*H.002 Compile and update Material Safety Data Sheets
- \*H.003 Report needed safety and equipment repairs to the appropriate parties
- \*H.004 Demonstrate safe worksite procedures i.e.: 1) adhering to safety rules, b) taking care of tools and equipment, c) using tools and equipment appropriately, and d) keeping work area clean

00000

**I. Demonstrate Use of Technology in the Office Environment**

- \*I.001 Demonstrate a basic working knowledge of technology applicable to the office environment including using computers for information processing, Internet usage and Internet applications
- \*I.002 Practice a code of ethics for information systems

### III. Financial Occupations Concentration

#### Technical Skills Competencies

CIP: 52.0305

Occupational Skills				
The student demonstrates the specified level of competency in occupational skills:				
<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>No Exposure</b>	<b>Introduced</b>	<b>Practiced</b>	<b>Entry Level</b>	<b>Competency</b>

Aligned with VTECS-Business Financial Occupations Technical Skills Core  
 Vermont Framework 2.3, 2.5, 7.6aa, hh, 7.9cc, 7.10aa, bbb, cc, dd, ee; 7.11aaa, bbb, 7.2i

0 1 2 3 4

00000	J.	Demonstrate Planning and Organizing Skills
00000	K.	Verify and Maintain Records
00000	L.	Utilize Financial Software Applications
00000	M.	Demonstrate Accounting Functions
00000	N.	Demonstrate Banking Procedures
00000	O.	Demonstrate an Understanding of Monetary Systems
00000	P.	Demonstrate Knowledge of Loan Activities
00000	Q.	Demonstrate Effective Communications in Financial Support Occupations

# FINANCIAL OCCUPATIONS CONCENTRATION AREA

## Technical Skills Competencies

CIP Code: 52.0305

Occupational Skills				
The student demonstrates the specified level of competency in occupational skills:				
<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>No Exposure</b>	<b>Introduced</b>	<b>Practiced</b>	<b>Entry Level</b>	<b>Competency</b>

Aligned with VTECS-Business Financial Occupations Technical Skills Core  
 Certifications may be offered in Excel, or Microsoft Access

### Financial Occupations Concentration Area Technical Skills Competencies

**0 1 2 3 4**

**00000**

#### **J. Demonstrate Planning and Organizing Skills**

- \*J.001 Read to update knowledge and interpret federal, state, and local regulations that affect financial documents
- \*J.002 Schedule and assign work
- \*J.003 Organize workstations and space
- J.004 Train or assist others in performing job operations

**00000**

#### **K. Verify and Maintain Records**

- \*K.001 Prepare a check for payment with a receipt or remittance stub
- \*K.002 Correct errors in a computerized or manually maintained accounts payable record
- \*K.003 Prepare accounting data for computer processing
- \*K.004 Maintain a log
- K.005 Maintain a file of suppliers' names and addresses
- \*K.006 Process special transactions for customer accounts
- \*K.007 Back up computer data
- K.008 Verify amount of savings withdrawals/deposits
- K.009 Maintain petty cash fund and prove cash daily
- K.010 Calculate and maintain payroll records
- K.011 Prepare perpetual and physical inventory

**00000**

#### **L. Utilize Software Applications**

- \*L.001 Produce documents integrating graphic files with other applications software
- \*L.002 Use presentation software to create projects (using graphics, fonts, line shading, shadowing, showing tables and graphs to communicate data interpretations)
- \*L.003 Create worksheets using spreadsheet commands, functions, and formulas
- \*L.004 Create worksheets requiring copying of formulas using absolute, mixed, relative cell references
- \*L.005 Create worksheets requiring the inserting, deleting, moving, and copying of columns and rows
- \*L.006 Create bar, line, and pie graphs with titles and legends
- \*L.007 Create, update, sort, query, edit, and print from data files
- \*L.008 Create reports and labels
- \*L.009 Create and enter data into database files
- \*L.010 Query databases for specific data
- \*L.011 Print worksheets with headers and/or footers
- \*L.012 Create worksheets to solve business/financial problems utilizing spreadsheet functions

**00000**

#### **M. Demonstrate Accounting Functions**

- \*M.001 Explain how information technology has impacted financial processes

Vermont Department of Education

- \*M.002 Evaluate expenditures and bills for approval
- \*M.003 Establish complete budget figures for planned year
- \*M.004 Classify accounts as to assets, liabilities, and capital
- \*M.005 Interpret financial statements such as balance sheet, income statement, cash flow projects, and summary of sales and cash receipts.
- \*M.006 Record receipts and payments in journals and ledgers
- \*M.007 Demonstrate an understanding of fiscal year-end procedures
- \*M.008 Calculate and record depreciation
- \*M.009 Prepare personal income tax returns (state and federal)
- \*M.010 Compute trade and cash discounts, interest charging mark-up and/or loss
- \*M.011 Analyze and record general entries that are common to sole proprietorship, partnerships, corporations
- \*M.012 Demonstrate accounts payable procedures
- \*M.013 Demonstrate accounts receivable procedures

00000

**N. Demonstrate Banking Procedures**

- \*N.001 Identify services provided by financial institutions
- \*N.002 Endorse checks and prepare a deposit slip
- \*N.003 Complete a checkstub and write a check
- \*N.004 Reconcile a bank statement
- \*N.005 Record a bank statement
- \*N.006 Record the entry for a service charge, credit fees, or dishonored check
- \*N.007 Follow procedures for conduct during a robbery
- \*N.008 Adhere to procedures for the safekeeping of money
- \*N.009 Demonstrate procedure for giving customer account information
- \*N.010 Demonstrate making title changes on customer accounts
- \*N.011 Demonstrate the process for reviewing signature cards
- \*N.012 Demonstrate the procedure for placing hold on customer accounts
- \*N.013 Demonstrate procedure for stop payment on checks
- \*N.014 Demonstrate the procedure for verifying customer's checking/savings account
- \*N.015 Compare advantages of on-line and traditional banking

00000

**O. Demonstrate an Understanding of Monetary Systems**

- \*O.001 Identify the functions of the banking system
- \*O.002 Describe the functions of money
- \*O.003 Compare the US monetary system with the international monetary system (e.g., mediums of exchange)
- \*O.005 Demonstrate an understanding of financial services provided via the Web

00000

**P. Demonstrate Knowledge of Loan Activities**

- \*P.001 Receive a completed sample credit/loan application
- \*P.002 Explain various payment amounts on different terms
- \*P.003 Calculate electronically a payment schedule for a loan
- \*P.004 Negotiate terms of loan transaction
- \*P.005 Read and interpret basic provisions of credit and loan laws
- \*P.006 Explain the costs and conditions (secured and unsecured) involved with various types of loans (e.g. educational, automobile, home improvement)

00000

**Q. Demonstrate Effective Communications in Financial Occupations**

- Q.001 Cross-sell financial institution's products to customers
- Q.002 Consult with customers/clients
- \*Q.003 Demonstrate knowledge of the procedures for providing notary services
- \*Q.004 Demonstrate strategies for resolving employee problems

## RESOURCES

1. **Occupational Outlook Handbook 2001-2002** US Dept. of Labor
2. O'Net Resource Center [www.onetcenter.org](http://www.onetcenter.org) US Dept. of Labor
3. **Customer Service and Sales Skills Standards, 2001** - Sales and Service Voluntary Partnership [www.ssvp.org](http://www.ssvp.org)
4. Vocational Technical Education Consortium of States – **Administrative Support Occupations Skill Standards, 1996**
5. Vocational Technical Education Consortium of States – **Business Management Occupations Skill Standards, 1998**
6. Vocational Technical Education Consortium of States – **Financial Occupations Skills Standards, 2000**
7. National Skill Standards Board
8. International Association of Administrative Professionals (IAAP)
9. Nivo International [www.nivonet.com/ic3/](http://www.nivonet.com/ic3/)
10. Microsoft [www.microsoft.com/trainingandservices.redirect/](http://www.microsoft.com/trainingandservices.redirect/)
11. World Organization of Webmasters [www.ciwcertified.com](http://www.ciwcertified.com)
12. National Business Education Association **National Standards for Business Education**
13. South Carolina Dept. of Education – Office of career and Technology Education
14. Wisconsin Department of Public Instruction
15. Virginia Dept. of Education, Office of Career and Technical Education Services
16. Florida Dept. of Education 0- Division of Workforce Development, Business Technology
17. US Dept. of Education – Office of Vocational and Adult Education
18. Brainbench ([www.brainbench.com](http://www.brainbench.com))
19. American E-commerce Association
20. International Webmasters Association
21. **Vermont Framework of Standards and Learning Opportunities**

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